BAB V

KESIMPULAN DAN SARAN

5.1. Kesimpulan

Berdasarkan hasil penelitian dan pembahasan dapat disimpulkan bahwa tidak semua variabel independen berpengaruh terhadap variabel dependen (*return* saham) untuk setiap perusahaan yang dijadikan sampel penelitian. Berikut adalah ringkasan dari hasil pengujian:

Table 5.1.
RINGKASAN HASIL PENELITIAN

No	Nama Perusahaan	Variabel yang Berpengaruh
1	PT. Astra Argo Lestari Tbk.	Tidak ada
2	PT. Astra International Tbk.	PDB dan Penjualan
3	PT. Aneka Tambang Tbk.	Tidak ada
4	PT. Semen Cibinong Tbk.	Inflasi dan ROA
5	PT. Indosat Tbk.	PDB, Inflasi, dan Penjualan
6	PT. Telekomunikasi Indonesia Tbk.	PDB, Inflasi, Kurs Tengah, Penjualan
7	PT. Medco Energi International Tbk.	PDB, Kurs Tengah, *BI Rate*, DTE, Penjualan
8	PT. Kalbe Farma Tbk.	*BI Rate*, DTE, ROA
9	PT. United Tractors Tbk.	Inflasi, Kurs Tengah, *BI Rate*, DTE, ROA, Penjualan
10	PT. Indofood Sukses Makmur Tbk.	Tidak ada

Sumber: Data primer, diolah (2010)

1. Pada PT. Astra International Tbk. (ASII) variabel independen yang berpengaruh adalah PDB dan penjualan. Untuk tingkat signifikansi, dapat dikatakan bahwa variabel independen dalam hal ini adalah PDB dan penjualan tidak berpengaruh terhadap *return* saham ASII secara signifikan. Antar variabel independen yang diregresi terjadi multikolinearitas tetapi tidak terdapat autokorelasi.
2. Variabel inflasi dan ROA berpengaruh terhadap *return* saham PT. Semen Cibinong Tbk. (SMCB), sedangkan bila dilihat dari tingkat signifikansi f

variabel inflasi dan ROA berpengaruh signifikan terhadap *return* saham SMCB, dan dari tingkat signifikansi t dapat dikatakan bahwa variabel inflasi tidak berpengaruh terhadap *return* saham SMCB secara signifikan dan variabel ROA berpengaruh terhadap *return* saham SMCB secara signifikan. Antar variabel independen yang diregresi tidak terjadi multikolinearitas tetapi terdapat autokorelasi.

3. Pada PT. Indosat Tbk. (ISAT) variabel independen yang berpengaruh yaitu PDB, inflasi, dan penjualan. Bila dilihat dari tingkat signifikansi f dan tingkat signifikansi t variabel PDB, inflasi, dan penjualan berpengaruh signifikan terhadap *return* saham ISAT. Antar variabel independen yang diregresi tidak terjadi multikolinearitas dan tidak terdapat autokorelasi.
4. Pada PT. Telekomunikasi Indonesia Tbk. (TLKM) variabel yang berpengaruh adalah PDB, inflasi, kurs, dan penjualan. Dari tingkat signifikansi f dan t variabel PDB, inflasi, kurs, dan penjualan berpengaruh terhadap *return* saham TLKM secara signifikan. Antar variabel independen yang diregresi tidak terjadi multikolinearitas dan tidak dapat disimpulkan.
5. Pada PT. Medco Energi International Tbk. (MEDC) variabel yang berpengaruh adalah PDB, *BI Rate*, kurs, DTE, dan penjualan. Dari tingkat signifikansi f variabel PDB, kurs, *BI Rate*, DTE, dan penjualan berpengaruh signifikan terhadap *return* saham MEDC dan pada signifikansi t variabel PDB, kurs, DTE, dan penjualan berpengaruh terhadap *return* saham MEDC secara signifikan, sedangkan variabel *BI*

Rate tidak berpengaruh. Berdasarkan hasil uji multikolinearitas menunjukkan bahwa tidak terjadi multikolinearitas antar variabel independen yaitu kurs, *BI Rate*, dan DTE yang diregresi. Untuk variabel PDB dan Penjualan menunjukkan terjadinya multikolinearitas antar 2 variabel tersebut. Terdapat autokorelasi.

6. Pada PT. Kalbe Farma Tbk. (KLBF) variabel yang berpengaruh adalah *BI Rate*, DTE, dan ROA. Dari tingkat signifikansi f dan t variabel *BI Rate*, DTE, dan ROA berpengaruh terhadap *return* saham KLBF secara signifikan. Antar variabel independen yang diregresi tidak terjadi multikolinearitas dan tidak dapat disimpulkan.
7. Pada PT. United Tractors Tbk. (UNTR) variabel yang berpengaruh adalah inflasi, *BI Rate*, DTE, ROA, penjualan, dan kurs. Dari tingkat signifikansi f dan t dapat dikatakan bahwa variabel inflasi, kurs, *BI Rate*, DTE, ROA, dan penjualan berpengaruh terhadap *return* saham UNTR secara signifikan. Berdasarkan hasil analisis uji multikolinearitas menunjukkan bahwa tidak terjadi multikolinearitas antar variabel inflasi, kurs, *BI Rate*, dan penjualan; sedangkan untuk variabel DTE dan ROA menunjukkan terjadinya multikolinearitas. Terjadi autokorelasi.

5.2. Saran

Berdasarkan hasil analisis data dan kesimpulan diatas penulis memberikan saran bagi penelitian selanjutnya yaitu peneliti dapat menambah variabel-variabel makroekonomi dan karakteristik perusahaan yang belum digunakan pada penelitian ini serta memperluas pemilihan sampel dan mengelompokkannya berdasarkan sector atau besar (ukuran) perusahaan, sehingga hasil yang didapat dapat dijadikan pembanding antar sektor atau antar besaran perusahaan.

Para investor diharapkan saat melakukan investasi saham tidak hanya melihat dari kinerja perusahaan saja, tetapi juga dari lingkungan di sekitar perusahaan, seperti inflasi, perubahan nilai suku bunga, kebijakan pemerintah dan diharapkan teori-teori mengenai variabel makroekonomi serta karakteristik perusahaan lebih diperdalam.

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LAMPIRAN

BI RATE (dalam %)										
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1	11,91	12,95	16,05	12,64	6,27	6,46	12,75	9,5	8	8,75
2	11,33	13,66	15,79	12,35	5,99	6,46	12,75	9,25	8	8,25
3	10,8	13,82	15,64	11,9	5,86	6,5	12,75	9	8	7,75
4	10,5	13,68	15,44	11,44	5,89	6,58	12,75	9	8	7,5
5	10,43	13,91	15,06	11,02	6,16	6,78	12,5	8,75	8,25	7,25
6	10,37	14,01	14,76	10,31	6,23	6,98	12,5	8,5	8,5	7
7	10,59	14,25	14,15	8,95	6,26	8,5	12,25	8,25	8,75	6,75
8	11,3	14,82	13,86	8,17	6,28	8,75	11,75	8,25	9	6,5
9	11,42	15,49	13,5	7,67	6,31	10	11,25	8,25	9,25	6,5
10	11,56	15,74	13,06	7,47	6,33	11	10,75	8,25	9,5	6,5
11	11,85	15,87	12,87	6,98	6,36	12,25	10,25	8,25	9,5	6,5
12	11,96	16,07	12,81	6,62	6,43	12,75	9,75	8	9,25	6,5

EXCHANGE RATES (KURS TENGAH-KURS TRANSAKSI)										
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1	7425	9450	10320	8876	8441	9165	9395	9090	9291	11355
2	7505	9835	10189	8905	8447	9260	9230	9160	9051	11980
3	7590	10400	9655	8908	8587	9480	9075	9118	9217	11575
4	7945	11675	9316	8675	8661	9570	8775	9083	9234	10713
5	8620	11058	8785	8279	9210	9495	9220	8828	9318	10340
6	8735	11440	8730	8285	9415	9713	9300	9054	9225	10225
7	9003	9525	9108	8505	9168	9819	9070	9186	9118	9920
8	8290	8865	8867	8535	9328	10240	9100	9410	9153	10060
9	8780	9675	9015	8389	9170	10310	9235	9137	9378	9681
10	9395	10435	9233	8495	9090	10090	9110	9103	10995	9545
11	9530	10430	8976	8537	9018	10035	9165	9376	12151	9480
12	9595	10400	8940	8465	9290	9830	9020	9419	10950	9400

PDB (Atas dasar harga konstan)									
2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
492%	332%	366%	410%	513%	560%	550%	630%	610%	450%

Inflasi									
2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
935%	1255%	1003%	506%	640%	1711%	660%	659%	1106%	278%

	ASII					ANTM			
	LEV RATIO	ROA	PNJLN	RETURN		LEV RATIO	ROA	PNJLN	RETURN
2000	15,08	-0,01	7,45	-0,05	**2000**	0,44	0,15	6,19	-0,04
2001	9,35	0,03	7,48	0,01	**2001**	0,33	0,14	6,24	0
2002	2,66	0,14	7,49	0,06	**2002**	0,5	0,07	6,23	0,03
2003	1,19	0,16	7,5	0,07	**2003**	1,43	0,05	6,33	0,11
2004	1,18	0,14	7,65	0,06	**2004**	1,44	0,13	6,46	0
2005	1,81	0,12	7,79	0,01	**2005**	1,11	0,13	6,51	0,07
2006	1,41	0,06	7,75	0,04	**2006**	0,7	0,21	6,75	0,08
2007	1,17	0,1	7,85	0,05	**2007**	0,37	0,43	7,08	0,1
2008	1,21	0,11	7,99	-0,06	**2008**	0,26	0,13	6,98	-0,1
2009	1	0,11	7,99	0,11	**2009**	0,21	0,06	6,94	0,07

	AALI					KLBF			
	LEV RATIO	ROA	PNJLN	RETURN		LEV RATIO	ROA	PNJLN	RETURN
2000	1,22	0,03	6,06	-0,05	**2000**	8,33	-0,02	6,19	-0,05
2001	1,14	0,04	6,15	0	**2001**	7,5	0,01	6,31	-0,02
2002	0,97	0,09	6,31	0,06	**2002**	2,78	0,13	6,41	0,05
2003	0,85	0,1	6,41	0,01	**2003**	1,72	0,13	6,46	0,12
2004	0,6	0,24	6,54	0,05	**2004**	1,26	0,11	6,53	0,01
2005	0,19	0,25	6,53	0,05	**2005**	0,78	0,14	6,77	0,07
2006	0,24	0,23	6,57	0,08	**2006**	0,36	0,15	6,78	0,02
2007	0,28	0,37	6,78	0,08	**2007**	0,33	0,14	6,85	0
2008	0,23	0,4	6,91	-0,05	**2008**	0,38	0,12	6,89	-0,08
2009	0,18	0,22	6,87	0,07	**2009**	0,39	0,14	6,96	0,12

	INDF					SMCB			
	LEV RATIO	ROA	PNJLN	RETURN		LEV RATIO	ROA	PNJLN	RETURN
2000	3,1	0,05	7,1	-0,06	**2000**	2,2	-1,01	6,17	0,44
2001	2,64	0,06	7,17	-0,01	**2001**	1	0,19	6,26	-0,01
2002	2,92	0,05	7,22	0,01	**2002**	2,08	0,06	6,3	-0,07
2003	2,58	0,04	7,25	0,03	**2003**	1,88	0,02	6,35	0,11
2004	2,5	0,02	7,25	0	**2004**	2,49	-0,07	6,37	0,04
2005	2,33	0,01	7,27	0,02	**2005**	2,98	-0,05	6,48	-0,01
2006	2,1	0,04	7,34	0,04	**2006**	2,37	0,02	6,48	0,04
2007	2,62	0,03	7,44	0,06	**2007**	2,19	0,02	6,57	0,09

2008	3,11	0,03	7,59	-0,07	**2008**	2,02	0,03	6,68	-0,05
2009	2,45	0,05	7,57	0,13	**2009**	1,19	0,12	6,77	0,09

	ISAT					TLKM			
	LEV RATIO	**ROA**	**PNJLN**	**RETURN**		**LEV RATIO**	**ROA**	**PNJLN**	**RETURN**
2000	1,18	0,22	6,48	-0,04	**2000**	1,25	0,09	6,97	-0,05
2001	1,08	0,07	6,72	0,01	**2001**	2,48	0,13	7,21	0,05
2002	1,06	0,02	6,83	0,01	**2002**	1,85	0,18	7,32	0,02
2003	1,15	0,23	6,92	0,05	**2003**	1,69	0,12	7,43	0,05
2004	1,1	0,06	7,02	0,06	**2004**	1,53	0,11	7,53	0,03
2005	1,28	0,05	7,06	0	**2005**	1,4	0,13	7,62	0,02
2006	1,24	0,04	7,09	0,02	**2006**	1,39	0,15	7,71	0,05
2007	1,72	0,06	7,22	0,02	**2007**	1,16	0,16	7,77	0
2008	1,95	0,04	7,27	-0,03	**2008**	1,38	0,12	7,78	-0,03
2009	2,05	0,03	7,26	-0,01	**2009**	1,22	0,12	7,81	0,03

	UNTR					MEDC			
	LEV RATIO	**ROA**	**PNJLN**	**RETURN**		**LEV RATIO**	**ROA**	**PNJLN**	**RETURN**
2000	8,58	0	6,72	-0,03	**2000**	0,31	0,13	6,49	0,01
2001	6,93	0,04	6,85	0	**2001**	0,24	0,13	6,6	0,05
2002	4,33	0,05	6,84	0	**2002**	0,27	0,1	6,58	0
2003	3,01	0,06	6,84	0,14	**2003**	0,96	0,08	6,58	0
2004	1,17	0,16	6,95	0,08	**2004**	1,56	0,05	6,7	0,04
2005	1,58	0,1	7,13	0,05	**2005**	1,7	0,05	6,79	0,05
2006	1,44	0,08	7,14	0,05	**2006**	2,21	0,02	6,85	0,01
2007	1,26	0,11	7,26	0,05	**2007**	2,85	0	6,97	0,04
2008	1,05	0,12	7,45	-0,03	**2008**	1,68	0,14	7,15	-0,06
2009	0,76	0,16	7,47	0,12	**2009**	1,85	0,01	7,82	0,03

Regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,611[a]	,373	,325	,05430	,373	7,823	7	92	,000	1,885

a. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, PDB, KURS, RATE

b. Dependent Variable: RETURN

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,161	7	,023	7,823	,000[a]
	Residual	,271	92	,003		
	Total	,433	99			

a. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, PDB, KURS, RATE

b. Dependent Variable: RETURN

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,201	,127		1,586	,116		
	PDB	-,014	,008	-,197	-1,662	,100	,486	2,058
	INFLASI	-,004	,002	-,228	-2,266	,026	,671	1,491
	KURS	-5,7E-007	,000	-,005	-,054	,957	,736	1,358
	RATE	-,004	,003	-,153	-1,292	,200	,485	2,061
	DTE	-,009	,003	-,298	-3,225	,002	,800	1,250
	ROA	-,241	,042	-,507	-5,779	,000	,884	1,131
	PNJLN	,001	,013	,010	,102	,919	,731	1,369

a. Dependent Variable: RETURN

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	RATE	DTE	ROA	PNJLN
1	1	6,561	1,000	,00	,00	,00	,00	,00	,01	,00	,00
	2	,835	2,804	,00	,00	,00	,00	,00	,17	,50	,00
	3	,376	4,179	,00	,00	,01	,00	,00	,70	,45	,00
	4	,138	6,893	,00	,01	,62	,00	,00	,00	,01	,00
	5	,074	9,442	,00	,07	,12	,00	,28	,04	,00	,00
	6	,013	22,745	,01	,60	,06	,06	,47	,00	,00	,03
	7	,003	50,619	,03	,08	,09	,33	,00	,07	,01	,93
	8	,001	70,360	,96	,24	,10	,60	,24	,00	,01	,04

a. Dependent Variable: RETURN

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,878[a]	,771	-,031	,05066	,771	,961	7	2	,598
2	,877[b]	,770	,310	,04145	-,001	,008	1	2	,937
3	,877[c]	,769	,479	,03600	-,001	,017	1	3	,904
4	,757[d]	,574	,232	,04371	-,195	3,371	1	4	,140
5	,682[e]	,466	,198	,04467	-,108	1,266	1	5	,312
6	,537[f]	,289	,085	,04771	-,177	1,986	1	6	,208
7	,472[g]	,223	,126	,04664	-,065	,644	1	7	,449
8	,000[h]	,000	,000	,04989	-,223	2,299	1	8	,168

a. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, PDB, DTE, ROA

b. Predictors: (Constant), PNJLN, INFLASI, BI_RATE, PDB, DTE, ROA

c. Predictors: (Constant), PNJLN, INFLASI, PDB, DTE, ROA

d. Predictors: (Constant), PNJLN, INFLASI, PDB, DTE

e. Predictors: (Constant), PNJLN, INFLASI, DTE

f. Predictors: (Constant), INFLASI, DTE

g. Predictors: (Constant), DTE

h. Predictor: (constant)

ANOVA[i]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,017	7	,002	,961	,598[a]
	Residual	,005	2	,003		
	Total	,022	9			
2	Regression	,017	6	,003	1,673	,361[b]
	Residual	,005	3	,002		
	Total	,022	9			
3	Regression	,017	5	,003	2,657	,183[c]
	Residual	,005	4	,001		
	Total	,022	9			
4	Regression	,013	4	,003	1,681	,289[d]
	Residual	,010	5	,002		
	Total	,022	9			
5	Regression	,010	3	,003	1,742	,258[e]
	Residual	,012	6	,002		
	Total	,022	9			
6	Regression	,006	2	,003	1,420	,304[f]
	Residual	,016	7	,002		
	Total	,022	9			
7	Regression	,005	1	,005	2,299	,168[g]
	Residual	,017	8	,002		
	Total	,022	9			
8	Regression	,000	0	,000	.	.[h]
	Residual	,022	9	,002		
	Total	,022	9			

a. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, PDB, DTE, ROA

b. Predictors: (Constant), PNJLN, INFLASI, BI_RATE, PDB, DTE, ROA

c. Predictors: (Constant), PNJLN, INFLASI, PDB, DTE, ROA

d. Predictors: (Constant), PNJLN, INFLASI, PDB, DTE

e. Predictors: (Constant), PNJLN, INFLASI, DTE

f. Predictors: (Constant), INFLASI, DTE

g. Predictors: (Constant), DTE

h. Predictor: (constant)

i. Dependent Variable: RET_AALI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4,102	2,467		1,663	,238		
	PDB	-,079	,056	-1,588	-1,406	,295	,090	11,138
	INFLASI	-,010	,008	-,866	-1,319	,318	,265	3,767
	KURS	-4,3E-006	,000	-,055	-,090	,937	,312	3,207
	BI_RATE	,001	,009	,061	,118	,917	,426	2,350
	DTE	-,280	,125	-2,355	-2,243	,154	,104	9,622
	ROA	,930	,760	2,414	1,224	,346	,029	33,931
	PNJLN	-,550	,371	-3,183	-1,481	,277	,025	40,277
2	(Constant)	4,136	1,995		2,074	,130		
	PDB	-,077	,043	-1,552	-1,796	,170	,103	9,744
	INFLASI	-,011	,005	-,901	-2,067	,131	,404	2,477
	BI_RATE	,001	,007	,055	,131	,904	,433	2,309
	DTE	-,278	,101	-2,344	-2,746	,071	,105	9,503
	ROA	,941	,615	2,440	1,530	,224	,030	33,176
	PNJLN	-,563	,282	-3,254	-1,993	,140	,029	34,755
3	(Constant)	4,216	1,650		2,556	,063		
	PDB	-,079	,035	-1,593	-2,273	,085	,118	8,491
	INFLASI	-,011	,005	-,896	-2,376	,076	,407	2,456
	DTE	-,279	,088	-2,352	-3,178	,034	,106	9,463
	ROA	,958	,522	2,485	1,836	,140	,032	31,663
	PNJLN	-,572	,236	-3,311	-2,421	,073	,031	32,330
4	(Constant)	1,567	,972		1,613	,168		
	PDB	-,024	,021	-,478	-1,125	,312	,473	2,113
	INFLASI	-,005	,004	-,443	-1,280	,257	,711	1,407
	DTE	-,211	,097	-1,773	-2,181	,081	,129	7,744
	PNJLN	-,192	,138	-1,111	-1,388	,224	,133	7,509
5	(Constant)	1,482	,990		1,497	,185		
	INFLASI	-,006	,004	-,508	-1,457	,195	,731	1,368
	DTE	-,174	,093	-1,461	-1,871	,111	,146	6,843
	PNJLN	-,199	,141	-1,151	-1,409	,208	,133	7,494
6	(Constant)	,088	,041		2,137	,070		
	INFLASI	-,003	,004	-,257	-,803	,449	,989	1,011
	DTE	-,053	,038	-,445	-1,389	,207	,989	1,011
7	(Constant)	,063	,026		2,395	,044		
	DTE	-,056	,037	-,472	-1,516	,168	1,000	1,000
8	(Constant)	,030	,016		1,902	,090		

a. Dependent Variable: RET_AALI

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,177	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,614	3,420	,00	,00	,00	,00	,00	,02	,01	,00
	3	,140	7,166	,00	,00	,27	,00	,00	,01	,00	,00
	4	,039	13,548	,00	,00	,02	,00	,31	,26	,02	,00
	5	,021	18,604	,00	,00	,02	,01	,49	,07	,10	,00
	6	,010	27,413	,00	,22	,01	,02	,10	,06	,08	,00
	7	,001	102,407	,01	,39	,19	,90	,00	,10	,01	,01
	8	2,17E-005	575,694	,99	,38	,49	,07	,10	,46	,78	,99
2	1	6,188	1,000	,00	,00	,00		,00	,00	,00	,00
	2	,613	3,177	,00	,00	,00		,00	,02	,01	,00
	3	,138	6,707	,00	,00	,41		,00	,01	,00	,00
	4	,037	12,939	,00	,00	,04		,46	,25	,01	,00
	5	,018	18,568	,00	,02	,02		,28	,16	,16	,00
	6	,007	30,156	,00	,35	,05		,17	,01	,04	,00
	7	2,32E-005	516,338	1,00	,62	,49		,08	,55	,78	1,00
3	1	5,254	1,000	,00	,00	,00			,00	,00	,00
	2	,578	3,014	,00	,00	,00			,03	,01	,00
	3	,138	6,181	,00	,00	,41			,02	,00	,00
	4	,023	15,278	,00	,00	,00			,38	,14	,00
	5	,008	25,793	,00	,41	,01			,00	,08	,00
	6	2,53E-005	455,760	1,00	,59	,58			,57	,77	1,00
4	1	4,544	1,000	,00	,00	,01			,00		,00
	2	,313	3,811	,00	,01	,00			,10		,00
	3	,133	5,839	,00	,01	,72			,00		,00
	4	,010	20,997	,00	,98	,01			,12		,00
	5	,000	204,260	1,00	,00	,26			,77		1,00
5	1	3,621	1,000	,00		,01			,00		,00
	2	,259	3,741	,00		,05			,14		,00
	3	,121	5,478	,00		,67			,00		,00
	4	,000	182,292	1,00		,27			,86		1,00
6	1	2,681	1,000	,02		,02			,04		
	2	,236	3,371	,04		,19			,87		
	3	,083	5,695	,95		,78			,10		
7	1	1,829	1,000	,09					,09		
	2	,171	3,267	,91					,91		
8	1	1,000	1,000	1,00							

a. Dependent Variable: RET_AALI

Excluded Variables[h]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	KURS	-,055[a]	-,090	,937	-,063	,312	3,207	,025
3	KURS	-,045[b]	-,091	,933	-,053	,317	3,151	,027
	BI_RATE	,055[b]	,131	,904	,076	,433	2,309	,029
4	KURS	-,140[c]	-,245	,818	-,122	,322	3,103	,103
	BI_RATE	,193[c]	,406	,706	,199	,454	2,203	,129
	ROA	2,485[c]	1,836	,140	,676	,032	31,663	,031
5	KURS	,225[d]	,607	,571	,262	,722	1,384	,120
	BI_RATE	,331[d]	,771	,475	,326	,520	1,924	,130
	ROA	-,181[d]	-,198	,851	-,088	,127	7,879	,070
	PDB	-,478[d]	-1,125	,312	-,449	,473	2,113	,129
6	KURS	,056[e]	,145	,890	,059	,801	1,248	,801
	BI_RATE	,419[e]	,955	,377	,363	,535	1,868	,535
	ROA	-,685[e]	-1,064	,328	-,398	,241	4,153	,239
	PDB	-,504[e]	-1,107	,311	-,412	,474	2,108	,470
	PNJLN	-1,151[e]	-1,409	,208	-,499	,133	7,494	,133
7	KURS	-,031[f]	-,086	,934	-,033	,879	1,138	,879
	BI_RATE	,259[f]	,621	,554	,228	,605	1,653	,605
	ROA	-,724[f]	-1,170	,280	-,404	,242	4,124	,242
	PDB	-,551[f]	-1,286	,239	-,437	,488	2,049	,488
	PNJLN	-,544[f]	-,719	,496	-,262	,180	5,541	,180
	INFLASI	-,257[f]	-,803	,449	-,290	,989	1,011	,989
8	KURS	,137[g]	,393	,705	,137	1,000	1,000	1,000
	BI_RATE	-,140[g]	-,401	,699	-,140	1,000	1,000	1,000
	ROA	,236[g]	,686	,512	,236	1,000	1,000	1,000
	PDB	,069[g]	,196	,850	,069	1,000	1,000	1,000
	PNJLN	,330[g]	,987	,352	,330	1,000	1,000	1,000
	INFLASI	-,304[g]	-,904	,392	-,304	1,000	1,000	1,000
	DTE	-,472[g]	-1,516	,168	-,472	1,000	1,000	1,000

a. Predictors in the Model: (Constant), PNJLN, INFLASI, BI_RATE, PDB, DTE, ROA

b. Predictors in the Model: (Constant), PNJLN, INFLASI, PDB, DTE, ROA

c. Predictors in the Model: (Constant), PNJLN, INFLASI, PDB, DTE

d. Predictors in the Model: (Constant), PNJLN, INFLASI, DTE

e. Predictors in the Model: (Constant), INFLASI, DTE

f. Predictors in the Model: (Constant), DTE

g. Predictor: (constant)

h. Dependent Variable: RET_AALI

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,760[a]	,577	-,902	,09258	,577	,390	7	2	,854
2	,759[b]	,576	-,273	,07575	-,002	,008	1	2	,935
3	,755[c]	,570	,032	,06604	-,006	,040	1	3	,854
4	,744[d]	,553	,196	,06019	-,016	,153	1	4	,715
5	,583[e]	,340	,010	,06678	-,213	2,387	1	5	,183
6	,424[f]	,180	-,054	,06894	-,160	1,459	1	6	,273
7	,337[g]	,114	,003	,06703	-,066	,564	1	7	,477
8	,000[h]	,000	,000	,06713	-,114	1,027	1	8	,341

a. Predictors: (Constant), PNJLN, INFLASI, DTE, ROA, KURS, BI_RATE, PDB

b. Predictors: (Constant), PNJLN, DTE, ROA, KURS, BI_RATE, PDB

c. Predictors: (Constant), PNJLN, DTE, ROA, BI_RATE, PDB

d. Predictors: (Constant), PNJLN, DTE, ROA, PDB

e. Predictors: (Constant), PNJLN, DTE, PDB

f. Predictors: (Constant), PNJLN, DTE

g. Predictors: (Constant), DTE

h. Predictor: (constant)

ANOVA[i]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,023	7	,003	,390	,854[a]
	Residual	,017	2	,009		
	Total	,041	9			
2	Regression	,023	6	,004	,678	,687[b]
	Residual	,017	3	,006		
	Total	,041	9			
3	Regression	,023	5	,005	1,060	,491[c]
	Residual	,017	4	,004		
	Total	,041	9			
4	Regression	,022	4	,006	1,549	,318[d]
	Residual	,018	5	,004		
	Total	,041	9			
5	Regression	,014	3	,005	1,031	,443[e]
	Residual	,027	6	,004		
	Total	,041	9			
6	Regression	,007	2	,004	,768	,500[f]
	Residual	,033	7	,005		
	Total	,041	9			
7	Regression	,005	1	,005	1,027	,341[g]
	Residual	,036	8	,004		
	Total	,041	9			
8	Regression	,000	0	,000	.	.[h]
	Residual	,041	9	,005		
	Total	,041	9			

a. Predictors: (Constant), PNJLN, INFLASI, DTE, ROA, KURS, BI_RATE, PDB

b. Predictors: (Constant), PNJLN, DTE, ROA, KURS, BI_RATE, PDB

c. Predictors: (Constant), PNJLN, DTE, ROA, BI_RATE, PDB

d. Predictors: (Constant), PNJLN, DTE, ROA, PDB

e. Predictors: (Constant), PNJLN, DTE, PDB

f. Predictors: (Constant), PNJLN, DTE

g. Predictors: (Constant), DTE

h. Predictor: (constant)

i. Dependent Variable: RET_ANTM

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1,108	1,398		-,793	,511		
	PDB	-,080	,155	-1,199	-,515	,658	,039	25,619
	INFLASI	,002	,023	,130	,092	,935	,105	9,529
	KURS	-2,5E-005	,000	-,237	-,153	,892	,088	11,379
	BI_RATE	,004	,027	,159	,139	,902	,163	6,120
	DTE	,115	,112	,813	1,027	,412	,337	2,964
	ROA	,318	,430	,518	,740	,536	,430	2,324
	PNJLN	,241	,425	1,221	,567	,628	,046	21,930
2	(Constant)	-1,075	1,105		-,973	,402		
	PDB	-,067	,051	-1,004	-1,312	,281	,241	4,141
	KURS	-1,1E-005	,000	-,108	-,201	,854	,485	2,064
	BI_RATE	,005	,016	,229	,332	,762	,298	3,359
	DTE	,119	,085	,841	1,406	,255	,395	2,529
	ROA	,314	,350	,512	,898	,436	,435	2,300
	PNJLN	,207	,168	1,049	1,233	,305	,196	5,115
3	(Constant)	-1,114	,948		-1,175	,305		
	PDB	-,063	,041	-,949	-1,524	,202	,277	3,605
	BI_RATE	,006	,014	,235	,391	,715	,298	3,352
	DTE	,124	,070	,880	1,787	,149	,443	2,257
	ROA	,331	,296	,540	1,120	,325	,462	2,162
	PNJLN	,193	,133	,976	1,454	,220	,238	4,193
4	(Constant)	-,830	,556		-1,492	,196		
	PDB	-,069	,036	-1,030	-1,928	,112	,313	3,199
	DTE	,108	,051	,765	2,127	,087	,691	1,446
	ROA	,379	,245	,618	1,545	,183	,558	1,792
	PNJLN	,163	,099	,824	1,652	,160	,359	2,785
5	(Constant)	-,843	,617		-1,367	,221		
	PDB	-,042	,034	-,623	-1,208	,273	,413	2,421
	DTE	,086	,054	,607	1,587	,164	,752	1,330
	PNJLN	,155	,109	,787	1,423	,204	,360	2,779
6	(Constant)	-,367	,490		-,749	,478		
	DTE	,062	,052	,436	1,189	,273	,871	1,148
	PNJLN	,054	,072	,275	,751	,477	,871	1,148
7	(Constant)	,000	,038		-,009	,993		
	DTE	,048	,047	,337	1,013	,341	1,000	1,000
8	(Constant)	,032	,021		1,507	,166		

a. Dependent Variable: RET_ANTM

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,169	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,398	4,243	,00	,00	,00	,00	,00	,13	,17	,00
	3	,247	5,389	,00	,00	,02	,00	,01	,13	,16	,00
	4	,120	7,718	,00	,00	,09	,00	,00	,03	,08	,00
	5	,058	11,072	,00	,01	,01	,00	,10	,08	,14	,00
	6	,007	32,205	,00	,10	,01	,02	,19	,00	,40	,00
	7	,000	124,945	,67	,10	,09	,18	,52	,61	,06	,00
	8	7,89E-005	301,351	,32	,79	,78	,80	,17	,03	,00	1,00
2	1	6,317	1,000	,00	,00		,00	,00	,00	,00	,00
	2	,397	3,989	,00	,00		,00	,00	,16	,16	,00
	3	,216	5,410	,00	,00		,00	,02	,17	,22	,00
	4	,061	10,197	,00	,04		,00	,16	,09	,16	,00
	5	,008	28,517	,00	,61		,07	,27	,00	,36	,00
	6	,001	77,551	,12	,29		,91	,10	,20	,01	,09
	7	,000	155,546	,88	,06		,02	,45	,37	,09	,90
3	1	5,339	1,000	,00	,00			,00	,00	,00	,00
	2	,397	3,668	,00	,00			,00	,19	,17	,00
	3	,201	5,156	,00	,00			,03	,17	,24	,00
	4	,057	9,647	,00	,06			,14	,13	,23	,00
	5	,005	31,517	,02	,90			,35	,01	,29	,02
	6	,000	141,683	,98	,04			,48	,50	,07	,97
4	1	4,448	1,000	,00	,00				,01	,01	,00
	2	,397	3,348	,00	,00				,29	,21	,00
	3	,141	5,616	,00	,00				,44	,44	,00
	4	,014	17,685	,02	,57				,01	,34	,00
	5	,000	95,055	,98	,42				,26	,00	1,00
5	1	3,725	1,000	,00	,00				,01		,00
	2	,253	3,834	,00	,00				,71		,00
	3	,021	13,411	,02	,47				,01		,00
	4	,000	86,943	,98	,53				,27		1,00
6	1	2,772	1,000	,00					,03		,00
	2	,227	3,496	,00					,82		,00
	3	,001	52,195	1,00					,15		1,00
7	1	1,833	1,000	,08					,08		
	2	,167	3,315	,92					,92		
8	1	1,000	1,000	1,00							

a. Dependent Variable: RET_ANTM

Excluded Variables[h]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	INFLASI	,130[a]	,092	,935	,065	,105	9,529	,039
3	INFLASI	-,066[b]	-,133	,902	-,077	,579	1,728	,188
	KURS	-,108[b]	-,201	,854	-,115	,485	2,064	,196
4	INFLASI	-,007[c]	-,017	,987	-,009	,648	1,544	,234
	KURS	-,117[c]	-,245	,818	-,122	,486	2,059	,262
	BI_RATE	,235[c]	,391	,715	,192	,298	3,352	,238
5	INFLASI	-,083[d]	-,187	,859	-,083	,659	1,517	,238
	KURS	-,288[d]	-,598	,576	-,258	,529	1,891	,265
	BI_RATE	,513[d]	,916	,402	,379	,360	2,778	,249
	ROA	,618[d]	1,545	,183	,568	,558	1,792	,313
6	INFLASI	-,276[e]	-,733	,491	-,287	,882	1,134	,768
	KURS	,029[e]	,066	,950	,027	,716	1,398	,700
	BI_RATE	,594[e]	1,061	,330	,397	,367	2,726	,360
	ROA	,238[e]	,567	,591	,225	,737	1,356	,684
	PDB	-,623[e]	-1,208	,273	-,442	,413	2,421	,360
7	INFLASI	-,332[f]	-,997	,352	-,353	1,000	1,000	1,000
	KURS	,083[f]	,202	,846	,076	,741	1,350	,741
	BI_RATE	,036[f]	,096	,926	,036	,889	1,125	,889
	ROA	,310[f]	,889	,403	,319	,939	1,065	,939
	PDB	-,061[f]	-,170	,869	-,064	1,000	1,000	1,000
	PNJLN	,275[f]	,751	,477	,273	,871	1,148	,871
8	INFLASI	-,336[g]	-1,009	,343	-,336	1,000	1,000	1,000
	KURS	-,110[g]	-,313	,762	-,110	1,000	1,000	1,000
	BI_RATE	-,080[g]	-,228	,825	-,080	1,000	1,000	1,000
	ROA	,207[g]	,599	,566	,207	1,000	1,000	1,000
	PDB	-,068[g]	-,192	,853	-,068	1,000	1,000	1,000
	PNJLN	,119[g]	,338	,744	,119	1,000	1,000	1,000
	DTE	,337[g]	1,013	,341	,337	1,000	1,000	1,000

a. Predictors in the Model: (Constant), PNJLN, DTE, ROA, KURS, BI_RATE, PDB

b. Predictors in the Model: (Constant), PNJLN, DTE, ROA, BI_RATE, PDB

c. Predictors in the Model: (Constant), PNJLN, DTE, ROA, PDB

d. Predictors in the Model: (Constant), PNJLN, DTE, PDB

e. Predictors in the Model: (Constant), PNJLN, DTE

f. Predictors in the Model: (Constant), DTE

g. Predictor: (constant)

h. Dependent Variable: RET_ANTM

Regression

Model Summary[h]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,900[a]	,809	,143	,04939	,809	1,214	7	2	,523	
2	,900[b]	,809	,428	,04033	,000	,001	1	2	,977	
3	,897[c]	,805	,560	,03536	-,005	,075	1	3	,802	
4	,886[d]	,784	,612	,03323	-,020	,414	1	4	,555	
5	,797[e]	,635	,453	,03945	-,149	3,456	1	5	,122	
6	,733[f]	,537	,405	,04116	-,098	1,620	1	6	,250	
7	,612[g]	,374	,296	,04476	-,163	2,461	1	7	,161	1,850

a. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, BI_RATE, DTE, PDB

b. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, BI_RATE, DTE

c. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE

d. Predictors: (Constant), PNJLN, INFLASI, KURS, DTE

e. Predictors: (Constant), PNJLN, INFLASI, DTE

f. Predictors: (Constant), INFLASI, DTE

g. Predictors: (Constant), INFLASI

h. Dependent Variable: RET_ASII

ANOVA[h]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,021	7	,003	1,214	,523[a]
	Residual	,005	2	,002		
	Total	,026	9			
2	Regression	,021	6	,003	2,123	,287[b]
	Residual	,005	3	,002		
	Total	,026	9			
3	Regression	,021	5	,004	3,294	,136[c]
	Residual	,005	4	,001		
	Total	,026	9			
4	Regression	,020	4	,005	4,546	,064[d]
	Residual	,006	5	,001		
	Total	,026	9			
5	Regression	,016	3	,005	3,484	,090[e]
	Residual	,009	6	,002		
	Total	,026	9			
6	Regression	,014	2	,007	4,057	,068[f]
	Residual	,012	7	,002		
	Total	,026	9			
7	Regression	,010	1	,010	4,780	,060[g]
	Residual	,016	8	,002		
	Total	,026	9			

a. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, BI_RATE, DTE, PDB

b. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, BI_RATE, DTE

c. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE

d. Predictors: (Constant), PNJLN, INFLASI, KURS, DTE

e. Predictors: (Constant), PNJLN, INFLASI, DTE

f. Predictors: (Constant), INFLASI, DTE

g. Predictors: (Constant), INFLASI

h. Dependent Variable: RET_ASII

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,638	2,047		,800	,508		
	PDB	-,003	,089	-,054	-,032	,977	,033	29,873
	INFLASI	-,007	,010	-,573	-,712	,550	,147	6,804
	KURS	4,58E-005	,000	,548	,401	,727	,051	19,561
	BI_RATE	-,006	,013	-,299	-,442	,702	,208	4,806
	DTE	-,011	,014	-,945	-,732	,540	,057	17,480
	ROA	-,229	1,336	-,230	-,172	,880	,053	18,910
	PNJLN	-,240	,424	-,945	-,565	,629	,034	29,341
2	(Constant)	1,679	1,317		1,275	,292		
	INFLASI	-,008	,004	-,596	-2,065	,131	,762	1,313
	KURS	4,93E-005	,000	,590	1,645	,198	,495	2,021
	BI_RATE	-,005	,009	-,287	-,620	,579	,296	3,376
	DTE	-,010	,009	-,920	-1,088	,356	,089	11,257
	ROA	-,197	,720	-,198	-,274	,802	,122	8,224
	PNJLN	-,251	,172	-,992	-1,463	,240	,138	7,232
3	(Constant)	1,400	,731		1,915	,128		
	INFLASI	-,008	,003	-,615	-2,498	,067	,806	1,241
	KURS	4,75E-005	,000	,568	1,853	,137	,520	1,921
	BI_RATE	-,004	,006	-,215	-,644	,555	,439	2,279
	DTE	-,008	,003	-,707	-2,470	,069	,597	1,675
	PNJLN	-,218	,106	-,860	-2,055	,109	,279	3,587
4	(Constant)	1,098	,527		2,084	,092		
	INFLASI	-,008	,003	-,638	-2,790	,038	,824	1,214
	KURS	4,03E-005	,000	,482	1,859	,122	,641	1,561
	DTE	-,008	,003	-,715	-2,661	,045	,598	1,672
	PNJLN	-,175	,077	-,690	-2,261	,073	,463	2,160
5	(Constant)	,878	,610		1,440	,200		
	INFLASI	-,006	,003	-,495	-1,935	,101	,930	1,076
	DTE	-,007	,004	-,656	-2,072	,084	,606	1,649
	PNJLN	-,100	,078	-,393	-1,273	,250	,638	1,566
6	(Constant)	,103	,032		3,243	,014		
	INFLASI	-,006	,003	-,501	-1,878	,102	,930	1,075
	DTE	-,005	,003	-,418	-1,569	,161	,930	1,075
7	(Constant)	,099	,034		2,864	,021		
	INFLASI	-,008	,004	-,612	-2,186	,060	1,000	1,000

a. Dependent Variable: RET_ASII

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	6,941	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,802	2,942	,00	,00	,00	,00	,00	,03	,00	,00
	3	,128	7,373	,00	,00	,16	,00	,00	,01	,00	,00
	4	,072	9,836	,00	,01	,00	,00	,05	,01	,03	,00
	5	,048	12,025	,00	,00	,00	,00	,13	,13	,09	,00
	6	,009	27,658	,00	,04	,01	,01	,19	,03	,05	,00
	7	,000	152,766	,11	,26	,32	,20	,62	,77	,70	,00
	8	1,59E-005	661,604	,89	,69	,50	,79	,01	,02	,13	,99
2	1	5,998	1,000	,00		,00	,00	,00	,00	,00	,00
	2	,791	2,754	,00		,00	,00	,00	,05	,01	,00
	3	,126	6,886	,00		,85	,00	,00	,02	,00	,00
	4	,048	11,169	,00		,02	,00	,21	,19	,17	,00
	5	,035	13,128	,00		,01	,01	,18	,05	,19	,00
	6	,002	57,253	,01		,09	,71	,00	,06	,07	,01
	7	4,67E-005	358,323	,99		,03	,28	,60	,63	,55	,99
3	1	5,295	1,000	,00		,00	,00	,00	,01		,00
	2	,539	3,136	,00		,00	,00	,00	,59		,00
	3	,123	6,548	,00		,90	,00	,00	,03		,00
	4	,041	11,394	,00		,02	,00	,58	,17		,00
	5	,002	49,532	,03		,07	,67	,00	,03		,01
	6	,000	225,652	,97		,00	,33	,41	,17		,99
4	1	4,337	1,000	,00		,01	,00		,01		,00
	2	,538	2,839	,00		,00	,00		,58		,00
	3	,122	5,959	,00		,90	,00		,05		,00
	4	,002	44,786	,04		,07	,82		,02		,01
	5	,000	156,394	,96		,02	,18		,34		,99
5	1	3,381	1,000	,00		,01			,02		,00
	2	,505	2,587	,00		,01			,60		,00
	3	,114	5,453	,00		,98			,03		,00
	4	,000	126,249	1,00		,00			,35		1,00
6	1	2,468	1,000	,02		,02			,06		
	2	,445	2,356	,06		,04			,92		
	3	,087	5,313	,91		,94			,01		
7	1	1,912	1,000	,04		,04					
	2	,088	4,651	,96		,96					

a. Dependent Variable: RET_ASII

Excluded Variables[g]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	PDB	-,054[a]	-,032	,977	-,023	,033	29,873	,033
3	PDB	,163[b]	,179	,870	,103	,077	12,992	,041
	ROA	-,198[b]	-,274	,802	-,156	,122	8,224	,089
4	PDB	,164[c]	,197	,854	,098	,077	12,992	,044
	ROA	,058[c]	,105	,921	,053	,180	5,550	,120
	BI_RATE	-,215[c]	-,644	,555	-,306	,439	2,279	,279
5	PDB	-,470[d]	-1,516	,190	-,561	,521	1,921	,380
	ROA	-,003[d]	-,005	,996	-,002	,181	5,526	,120
	BI_RATE	,053[d]	,145	,891	,065	,540	1,851	,472
	KURS	,482[d]	1,859	,122	,639	,641	1,561	,463
6	PDB	-,493[e]	-2,257	,065	-,678	,876	1,142	,816
	ROA	,352[e]	,700	,510	,275	,282	3,541	,272
	BI_RATE	,227[e]	,727	,494	,285	,731	1,369	,731
	KURS	,175[e]	,610	,564	,242	,883	1,132	,846
	PNJLN	-,393[e]	-1,273	,250	-,461	,638	1,566	,606
7	PDB	-,291[f]	-1,044	,331	-,367	,998	1,002	,998
	ROA	,449[f]	1,773	,119	,557	,964	1,037	,964
	BI_RATE	,004[f]	,013	,990	,005	,892	1,121	,892
	KURS	,268[f]	,920	,388	,329	,942	1,061	,942
	PNJLN	-,016[f]	-,051	,960	-,019	,979	1,021	,979
	DTE	-,418[f]	-1,569	,161	-,510	,930	1,075	,930

a. Predictors in the Model: (Constant), PNJLN, INFLASI, ROA, KURS, BI_RATE, DTE

b. Predictors in the Model: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE

c. Predictors in the Model: (Constant), PNJLN, INFLASI, KURS, DTE

d. Predictors in the Model: (Constant), PNJLN, INFLASI, DTE

e. Predictors in the Model: (Constant), INFLASI, DTE

f. Predictors in the Model: (Constant), INFLASI

g. Dependent Variable: RET_ASII

Regression

Model Summary[h]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,867[a]	,752	-,117	,06085	,752	,866	7	2	,631	
2	,867[b]	,752	,256	,04969	,000	,000	1	2	,996	
3	,866[c]	,750	,437	,04321	-,002	,024	1	3	,886	
4	,862[d]	,744	,539	,03912	-,006	,099	1	4	,768	
5	,861[e]	,742	,612	,03585	-,002	,038	1	5	,852	
6	,794[f]	,630	,524	,03972	-,112	2,592	1	6	,159	
7	,665[g]	,442	,372	,04562	-,188	3,555	1	7	,101	1,900

a. Predictors: (Constant), PNJLN, DTE, ROA, INFLASI, PDB, BI_RATE, KURS

b. Predictors: (Constant), PNJLN, DTE, ROA, INFLASI, PDB, KURS

c. Predictors: (Constant), PNJLN, DTE, INFLASI, PDB, KURS

d. Predictors: (Constant), DTE, INFLASI, PDB, KURS

e. Predictors: (Constant), DTE, INFLASI, KURS

f. Predictors: (Constant), DTE, INFLASI

g. Predictors: (Constant), DTE

h. Dependent Variable: RET_INDF

ANOVA[h]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,022	7	,003	,866	,631[a]
	Residual	,007	2	,004		
	Total	,030	9			
2	Regression	,022	6	,004	1,515	,394[b]
	Residual	,007	3	,002		
	Total	,030	9			
3	Regression	,022	5	,004	2,398	,209[c]
	Residual	,007	4	,002		
	Total	,030	9			
4	Regression	,022	4	,006	3,626	,095[d]
	Residual	,008	5	,002		
	Total	,030	9			
5	Regression	,022	3	,007	5,742	,034[e]
	Residual	,008	6	,001		
	Total	,030	9			
6	Regression	,019	2	,009	5,961	,031[f]
	Residual	,011	7	,002		
	Total	,030	9			
7	Regression	,013	1	,013	6,341	,036[g]
	Residual	,017	8	,002		
	Total	,030	9			

a. Predictors: (Constant), PNJLN, DTE, ROA, INFLASI, PDB, BI_RATE, KURS

b. Predictors: (Constant), PNJLN, DTE, ROA, INFLASI, PDB, KURS

c. Predictors: (Constant), PNJLN, DTE, INFLASI, PDB, KURS

d. Predictors: (Constant), DTE, INFLASI, PDB, KURS

e. Predictors: (Constant), DTE, INFLASI, KURS

f. Predictors: (Constant), DTE, INFLASI

g. Predictors: (Constant), DTE

h. Dependent Variable: RET_INDF

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,243	1,840		-,132	,907		
	PDB	-,012	,045	-,210	-,267	,814	,200	4,990
	INFLASI	-,006	,020	-,462	-,319	,780	,059	16,835
	KURS	2,10E-005	,000	,232	,192	,865	,085	11,735
	BI_RATE	,000	,023	-,006	-,006	,996	,099	10,069
	DTE	-,094	,120	-,533	-,786	,514	,269	3,714
	ROA	-,284	5,381	-,076	-,053	,963	,059	16,886
	PNJLN	,060	,398	,170	,150	,894	,096	10,388
2	(Constant)	-,240	1,423		-,169	,877		
	PDB	-,012	,034	-,209	-,346	,752	,228	4,393
	INFLASI	-,006	,009	-,469	-,754	,505	,214	4,663
	KURS	2,14E-005	,000	,237	,340	,756	,170	5,879
	DTE	-,094	,071	-,531	-1,312	,281	,505	1,979
	ROA	-,311	1,985	-,084	-,156	,886	,290	3,448
	PNJLN	,059	,278	,167	,210	,847	,131	7,623
3	(Constant)	-,312	1,171		-,266	,803		
	PDB	-,010	,029	-,182	-,362	,736	,248	4,030
	INFLASI	-,006	,006	-,416	-,917	,411	,305	3,283
	KURS	1,73E-005	,000	,192	,347	,746	,206	4,864
	DTE	-,100	,052	-,566	-1,932	,126	,729	1,372
	PNJLN	,072	,229	,206	,315	,768	,146	6,858
4	(Constant)	,045	,268		,168	,873		
	PDB	-,003	,013	-,045	-,196	,852	,956	1,046
	INFLASI	-,007	,003	-,531	-2,213	,078	,889	1,125
	KURS	3,10E-005	,000	,344	1,414	,216	,869	1,151
	DTE	-,093	,042	-,524	-2,212	,078	,912	1,096
5	(Constant)	,023	,222		,102	,922		
	INFLASI	-,007	,003	-,536	-2,451	,050	,899	1,112
	KURS	3,18E-005	,000	,352	1,610	,159	,899	1,112
	DTE	-,091	,038	-,518	-2,407	,053	,928	1,077
6	(Constant)	,344	,108		3,179	,016		
	INFLASI	-,006	,003	-,440	-1,886	,101	,973	1,028
	DTE	-,105	,041	-,592	-2,541	,039	,973	1,028
7	(Constant)	,324	,124		2,622	,031		
	DTE	-,117	,047	-,665	-2,518	,036	1,000	1,000

a. Dependent Variable: RET_INDF

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,630	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,206	6,085	,00	,00	,02	,00	,00	,00	,02	,00
	3	,131	7,645	,00	,01	,03	,00	,01	,00	,00	,00
	4	,015	22,621	,00	,07	,03	,00	,23	,05	,03	,00
	5	,011	26,116	,00	,06	,00	,01	,01	,14	,00	,00
	6	,007	33,502	,00	,34	,07	,00	,09	,08	,28	,00
	7	,001	103,989	,07	,00	,22	,20	,42	,29	,34	,00
	8	2,95E-005	508,656	,93	,52	,63	,79	,24	,44	,33	1,00
2	1	6,675	1,000	,00	,00	,00	,00		,00	,00	,00
	2	,200	5,779	,00	,00	,09	,00		,00	,09	,00
	3	,104	8,016	,00	,03	,12	,00		,00	,09	,00
	4	,011	24,289	,00	,02	,00	,02		,36	,00	,00
	5	,008	28,841	,00	,49	,07	,00		,17	,69	,00
	6	,001	66,950	,03	,01	,05	,23		,21	,02	,00
	7	3,87E-005	415,221	,97	,45	,66	,75		,26	,11	1,00
3	1	5,814	1,000	,00	,00	,00	,00		,00		,00
	2	,141	6,412	,00	,00	,31	,00		,00		,00
	3	,031	13,618	,00	,22	,00	,00		,04		,00
	4	,011	22,682	,00	,01	,00	,02		,57		,00
	5	,002	61,791	,04	,05	,04	,26		,22		,00
	6	4,33E-005	366,239	,96	,71	,64	,72		,17		1,00
4	1	4,823	1,000	,00	,00	,01	,00		,00		
	2	,134	5,989	,00	,02	,91	,00		,00		
	3	,031	12,530	,00	,80	,02	,01		,07		
	4	,011	21,304	,01	,05	,00	,12		,65		
	5	,001	59,277	,98	,13	,07	,87		,27		
5	1	3,862	1,000	,00		,01	,00		,00		
	2	,125	5,556	,00		,93	,00		,01		
	3	,011	18,727	,01		,00	,10		,73		
	4	,002	49,670	,98		,06	,90		,26		
6	1	2,879	1,000	,00		,02			,00		
	2	,114	5,028	,02		,98			,02		
	3	,007	20,548	,98		,00			,98		
7	1	1,993	1,000	,00					,00		
	2	,007	17,085	1,00					1,00		

a. Dependent Variable: RET_INDF

Excluded Variables[g]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	BI_RATE	-,006[a]	-,006	,996	-,004	,099	10,069	,059
3	BI_RATE	-,059[b]	-,143	,896	-,082	,486	2,056	,146
	ROA	-,084[b]	-,156	,886	-,090	,290	3,448	,131
4	BI_RATE	-,060[c]	-,166	,876	-,083	,486	2,056	,486
	ROA	-,119[c]	-,270	,801	-,134	,322	3,103	,322
	PNJLN	,206[c]	,315	,768	,156	,146	6,858	,146
5	BI_RATE	-,002[d]	-,009	,993	-,004	,867	1,153	,817
	ROA	-,015[d]	-,057	,957	-,025	,708	1,413	,708
	PNJLN	,003[d]	,009	,993	,004	,562	1,780	,562
	PDB	-,045[d]	-,196	,852	-,087	,956	1,046	,869
6	BI_RATE	-,012[e]	-,047	,964	-,019	,868	1,152	,868
	ROA	,113[e]	,412	,695	,166	,799	1,251	,799
	PNJLN	,217[e]	,878	,414	,338	,895	1,118	,874
	PDB	-,106[e]	-,430	,682	-,173	,990	1,010	,964
	KURS	,352[e]	1,610	,159	,549	,899	1,112	,899
7	BI_RATE	-,147[f]	-,518	,621	-,192	,957	1,045	,957
	ROA	,261[f]	,941	,378	,335	,918	1,089	,918
	PNJLN	,333[f]	1,315	,230	,445	,995	1,005	,995
	PDB	-,130[f]	-,464	,657	-,173	,993	1,007	,993
	KURS	,205[f]	,743	,482	,270	,973	1,028	,973
	INFLASI	-,440[f]	-1,886	,101	-,580	,973	1,028	,973

a. Predictors in the Model: (Constant), PNJLN, DTE, ROA, INFLASI, PDB, KURS

b. Predictors in the Model: (Constant), PNJLN, DTE, INFLASI, PDB, KURS

c. Predictors in the Model: (Constant), DTE, INFLASI, PDB, KURS

d. Predictors in the Model: (Constant), DTE, INFLASI, KURS

e. Predictors in the Model: (Constant), DTE, INFLASI

f. Predictors in the Model: (Constant), DTE

g. Dependent Variable: RET_INDF

Regression

Model Summary[f]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,955[a]	,911	,600	,01987	,911	2,932	7	2	,278	
2	,953[b]	,909	,726	,01645	-,003	,057	1	2	,833	
3	,948[c]	,898	,770	,01507	-,011	,355	1	3	,593	
4	,932[d]	,869	,764	,01527	-,029	1,139	1	4	,346	
5	,924[e]	,854	,782	,01469	-,014	,548	1	5	,492	2,881

a. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE, ROA, PDB

b. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE, ROA

c. Predictors: (Constant), PNJLN, INFLASI, KURS, DTE, ROA

d. Predictors: (Constant), PNJLN, INFLASI, DTE, ROA

e. Predictors: (Constant), PNJLN, INFLASI, DTE

f. Dependent Variable: RET_ISAT

ANOVA[f]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,008	7	,001	2,932	,278[a]
	Residual	,001	2	,000		
	Total	,009	9			
2	Regression	,008	6	,001	4,974	,108[b]
	Residual	,001	3	,000		
	Total	,009	9			
3	Regression	,008	5	,002	7,033	,041[c]
	Residual	,001	4	,000		
	Total	,009	9			
4	Regression	,008	4	,002	8,277	,020[d]
	Residual	,001	5	,000		
	Total	,009	9			
5	Regression	,008	3	,003	11,737	,006[e]
	Residual	,001	6	,000		
	Total	,009	9			

a. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE, ROA, PDB

b. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE, ROA

c. Predictors: (Constant), PNJLN, INFLASI, KURS, DTE, ROA

d. Predictors: (Constant), PNJLN, INFLASI, DTE, ROA

e. Predictors: (Constant), PNJLN, INFLASI, DTE

f. Dependent Variable: RET_ISAT

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,818	,511		-1,599	,251		
	PDB	-,004	,016	-,126	-,239	,833	,161	6,206
	INFLASI	-,003	,003	-,402	-1,063	,399	,310	3,223
	KURS	9,13E-006	,000	,185	,314	,783	,128	7,832
	BI_RATE	-,002	,004	-,189	-,548	,639	,375	2,670
	DTE	-,118	,044	-1,419	-2,692	,115	,160	6,257
	ROA	,099	,177	,242	,558	,633	,236	4,231
	PNJLN	,138	,061	1,117	2,245	,154	,179	5,572
2	(Constant)	-,859	,399		-2,156	,120		
	INFLASI	-,004	,002	-,470	-2,274	,108	,712	1,404
	KURS	1,48E-005	,000	,299	1,043	,374	,369	2,706
	BI_RATE	-,002	,003	-,156	-,595	,593	,446	2,244
	DTE	-,125	,026	-1,505	-4,746	,018	,303	3,306
	ROA	,117	,133	,286	,880	,444	,288	3,470
	PNJLN	,135	,050	1,092	2,711	,073	,188	5,331
3	(Constant)	-,982	,313		-3,138	,035		
	INFLASI	-,004	,001	-,467	-2,469	,069	,713	1,403
	KURS	1,37E-005	,000	,278	1,067	,346	,375	2,666
	DTE	-,124	,024	-1,485	-5,142	,007	,306	3,266
	ROA	,143	,115	,351	1,251	,279	,325	3,081
	PNJLN	,151	,039	1,220	3,903	,017	,262	3,823
4	(Constant)	-,775	,249		-3,111	,027		
	INFLASI	-,003	,001	-,409	-2,226	,077	,777	1,286
	DTE	-,110	,020	-1,318	-5,357	,003	,434	2,306
	ROA	,068	,091	,165	,740	,492	,527	1,897
	PNJLN	,137	,037	1,110	3,711	,014	,293	3,408
5	(Constant)	-,656	,183		-3,586	,012		
	INFLASI	-,003	,001	-,461	-2,827	,030	,912	1,097
	DTE	-,108	,020	-1,292	-5,517	,001	,442	2,262
	PNJLN	,121	,029	,979	4,222	,006	,451	2,215

a. Dependent Variable: RET_ISAT

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,258	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,452	4,005	,00	,00	,00	,00	,00	,00	,21	,00
	3	,181	6,328	,00	,00	,17	,00	,01	,01	,00	,00
	4	,077	9,689	,00	,01	,16	,00	,18	,00	,02	,00
	5	,020	19,219	,00	,12	,10	,00	,00	,24	,04	,00
	6	,011	25,677	,00	,11	,00	,01	,50	,08	,00	,00
	7	,000	143,292	,03	,72	,57	,84	,02	,38	,14	,19
	8	9,49E-005	276,485	,97	,04	,01	,15	,29	,28	,59	,81
2	1	6,301	1,000	,00		,00	,00	,00	,00	,00	,00
	2	,446	3,757	,00		,01	,00	,00	,00	,25	,00
	3	,171	6,074	,00		,41	,00	,01	,03	,00	,00
	4	,066	9,738	,00		,40	,00	,28	,04	,03	,00
	5	,014	21,265	,00		,06	,01	,35	,53	,04	,00
	6	,001	69,395	,01		,10	,85	,09	,09	,08	,03
	7	9,77E-005	253,931	,99		,01	,14	,27	,31	,59	,96
3	1	5,365	1,000	,00		,00	,00		,00	,00	,00
	2	,445	3,473	,00		,01	,00		,00	,28	,00
	3	,163	5,729	,00		,53	,00		,03	,00	,00
	4	,025	14,729	,00		,32	,01		,43	,08	,00
	5	,001	60,285	,01		,12	,70		,02	,08	,06
	6	,000	200,584	,99		,01	,29		,53	,55	,94
4	1	4,383	1,000	,00		,01			,00	,01	,00
	2	,434	3,178	,00		,02			,00	,45	,00
	3	,161	5,220	,00		,55			,05	,01	,00
	4	,022	14,113	,00		,32			,57	,16	,00
	5	,000	155,410	1,00		,10			,38	,38	1,00
5	1	3,808	1,000	,00		,01			,00		,00
	2	,162	4,841	,00		,67			,04		,00
	3	,029	11,475	,01		,31			,49		,00
	4	,000	113,931	,99		,01			,47		1,00

a. Dependent Variable: RET_ISAT

Excluded Variables[e]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	PDB	-,126[a]	-,239	,833	-,167	,161	6,206	,128
3	PDB	-,011[b]	-,026	,981	-,015	,192	5,216	,137
	BI_RATE	-,156[b]	-,595	,593	-,325	,446	2,244	,188
4	PDB	-,191[c]	-,830	,453	-,383	,526	1,901	,218
	BI_RATE	-,122[c]	-,466	,666	-,227	,452	2,210	,196
	KURS	,278[c]	1,067	,346	,471	,375	2,666	,262
5	PDB	-,110[d]	-,517	,627	-,225	,606	1,651	,386
	BI_RATE	-,169[d]	-,808	,456	-,340	,588	1,702	,386
	KURS	,076[d]	,353	,739	,156	,609	1,641	,375
	ROA	,165[d]	,740	,492	,314	,527	1,897	,293

a. Predictors in the Model: (Constant), PNJLN, INFLASI, KURS, BI_RATE, DTE, ROA

b. Predictors in the Model: (Constant), PNJLN, INFLASI, KURS, DTE, ROA

c. Predictors in the Model: (Constant), PNJLN, INFLASI, DTE, ROA

d. Predictors in the Model: (Constant), PNJLN, INFLASI, DTE

e. Dependent Variable: RET_ISAT

Regression

Model Summary[f]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,980[a]	,961	,823	,02816	,961	6,965	7	2	,131	
2	,974[b]	,948	,845	,02634	-,012	,625	1	2	,512	
3	,965[c]	,930	,843	,02648	-,018	1,043	1	3	,382	
4	,942[d]	,888	,798	,03002	-,042	2,427	1	4	,194	
5	,910[e]	,828	,742	,03397	-,060	2,682	1	5	,162	2,662

a. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, ROA, PDB, DTE

b. Predictors: (Constant), PNJLN, KURS, BI_RATE, ROA, PDB, DTE

c. Predictors: (Constant), PNJLN, BI_RATE, ROA, PDB, DTE

d. Predictors: (Constant), BI_RATE, ROA, PDB, DTE

e. Predictors: (Constant), BI_RATE, ROA, DTE

f. Dependent Variable: RET_KLBF

ANOVA[f]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,039	7	,006	6,965	,131[a]
	Residual	,002	2	,001		
	Total	,040	9			
2	Regression	,038	6	,006	9,168	,048[b]
	Residual	,002	3	,001		
	Total	,040	9			
3	Regression	,037	5	,007	10,679	,020[c]
	Residual	,003	4	,001		
	Total	,040	9			
4	Regression	,036	4	,009	9,914	,014[d]
	Residual	,005	5	,001		
	Total	,040	9			
5	Regression	,033	3	,011	9,626	,010[e]
	Residual	,007	6	,001		
	Total	,040	9			

a. Predictors: (Constant), PNJLN, INFLASI, KURS, BI_RATE, ROA, PDB, DTE

b. Predictors: (Constant), PNJLN, KURS, BI_RATE, ROA, PDB, DTE

c. Predictors: (Constant), PNJLN, BI_RATE, ROA, PDB, DTE

d. Predictors: (Constant), BI_RATE, ROA, PDB, DTE

e. Predictors: (Constant), BI_RATE, ROA, DTE

f. Dependent Variable: RET_KLBF

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-2,033	1,014		-2,004	,183		
	PDB	-,080	,049	-1,208	-1,627	,245	,036	27,977
	INFLASI	,004	,005	,256	,790	,512	,188	5,326
	KURS	-7,8E-005	,000	-,745	-1,161	,365	,048	20,899
	BI_RATE	-,024	,007	-1,036	-3,478	,074	,222	4,502
	DTE	,088	,034	3,976	2,559	,125	,008	122,523
	ROA	3,614	1,654	3,215	2,185	,160	,009	109,852
	PNJLN	,424	,273	1,700	1,551	,261	,016	60,993
2	(Constant)	-1,523	,732		-2,080	,129		
	PDB	-,046	,023	-,696	-2,050	,133	,150	6,675
	KURS	-3,2E-005	,000	-,305	-1,021	,382	,193	5,183
	BI_RATE	-,025	,007	-1,059	-3,821	,032	,224	4,457
	DTE	,098	,030	4,435	3,290	,046	,009	105,411
	ROA	4,379	1,254	3,896	3,491	,040	,014	72,220
	PNJLN	,247	,146	,989	1,688	,190	,050	19,915
3	(Constant)	-1,097	,605		-1,813	,144		
	PDB	-,029	,015	-,434	-1,942	,124	,349	2,863
	BI_RATE	-,027	,006	-1,131	-4,194	,014	,240	4,172
	DTE	,101	,030	4,550	3,370	,028	,010	104,674
	ROA	4,768	1,201	4,242	3,969	,017	,015	65,549
	PNJLN	,119	,077	,479	1,558	,194	,184	5,426
4	(Constant)	-,206	,223		-,923	,398		
	PDB	-,027	,017	-,414	-1,638	,162	,350	2,854
	BI_RATE	-,024	,007	-1,007	-3,447	,018	,263	3,808
	DTE	,076	,029	3,431	2,647	,046	,013	75,033
	ROA	4,016	1,247	3,573	3,220	,023	,018	54,965
5	(Constant)	-,524	,123		-4,256	,005		
	BI_RATE	-,026	,008	-1,118	-3,480	,013	,278	3,602
	DTE	,107	,024	4,832	4,385	,005	,024	42,346
	ROA	5,308	1,093	4,723	4,858	,003	,030	32,961

a. Dependent Variable: RET_KLBF

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	6,952	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,845	2,869	,00	,00	,00	,00	,00	,00	,00	,00
	3	,127	7,395	,00	,00	,21	,00	,00	,00	,00	,00
	4	,058	10,947	,00	,01	,00	,00	,11	,00	,00	,00
	5	,013	23,044	,00	,04	,02	,00	,34	,01	,01	,00
	6	,004	39,519	,00	,00	,01	,02	,26	,17	,15	,00
	7	,000	140,511	,12	,18	,11	,10	,27	,79	,62	,00
	8	1,73E-005	633,134	,88	,77	,65	,88	,01	,02	,21	1,00
2	1	6,087	1,000	,00	,00		,00	,00	,00	,00	,00
	2	,835	2,700	,00	,00		,00	,00	,00	,00	,00
	3	,058	10,234	,00	,04		,00	,12	,00	,01	,00
	4	,014	20,706	,00	,14		,01	,32	,01	,01	,00
	5	,005	36,162	,00	,01		,08	,19	,18	,21	,00
	6	,001	107,981	,11	,48		,29	,37	,70	,77	,02
	7	4,77E-005	357,341	,89	,32		,63	,00	,11	,00	,98
3	1	5,094	1,000	,00	,00			,00	,00	,00	,00
	2	,834	2,471	,00	,00			,00	,00	,00	,00
	3	,058	9,391	,00	,09			,12	,00	,01	,00
	4	,012	20,441	,00	,30			,44	,03	,04	,00
	5	,002	53,236	,01	,59			,29	,48	,62	,05
	6	,000	212,269	,99	,02			,15	,48	,33	,95
4	1	4,101	1,000	,00	,00			,00	,00	,00	
	2	,830	2,222	,00	,00			,00	,01	,00	
	3	,056	8,550	,00	,11			,12	,00	,01	
	4	,011	19,255	,03	,22			,56	,07	,07	
	5	,001	62,336	,97	,67			,32	,92	,92	
5	1	3,169	1,000	,00				,00	,00	,00	
	2	,804	1,986	,00				,00	,01	,00	
	3	,025	11,307	,11				,46	,02	,00	
	4	,003	33,849	,89				,54	,97	1,00	

a. Dependent Variable: RET_KLBF

Excluded Variables[e]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	INFLASI	,256[a]	,790	,512	,488	,188	5,326	,008
3	INFLASI	-,070[b]	-,411	,708	-,231	,757	1,321	,009
	KURS	-,305[b]	-1,021	,382	-,508	,193	5,183	,009
4	INFLASI	-,059[c]	-,310	,772	-,153	,759	1,318	,013
	KURS	,125[c]	,664	,543	,315	,708	1,412	,010
	PNJLN	,479[c]	1,558	,194	,614	,184	5,426	,010
5	INFLASI	-,142[d]	-,747	,489	-,317	,857	1,166	,023
	KURS	,219[d]	1,322	,243	,509	,926	1,080	,022
	PNJLN	,445[d]	1,163	,297	,461	,185	5,409	,013
	PDB	-,414[d]	-1,638	,162	-,591	,350	2,854	,013

a. Predictors in the Model: (Constant), PNJLN, KURS, BI_RATE, ROA, PDB, DTE

b. Predictors in the Model: (Constant), PNJLN, BI_RATE, ROA, PDB, DTE

c. Predictors in the Model: (Constant), BI_RATE, ROA, PDB, DTE

d. Predictors in the Model: (Constant), BI_RATE, ROA, DTE

e. Dependent Variable: RET_KLBF

Regression

Model Summary[f]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,948[a]	,898	,541	,02260	,898	2,514	7	2	,314	
2	,920[b]	,847	,540	,02263	-,051	1,008	1	2	,421	
3	,911[c]	,829	,616	,02066	-,017	,335	1	3	,603	
4	,860[d]	,740	,533	,02280	-,089	2,088	1	4	,222	
5	,810[e]	,656	,484	,02396	-,084	1,623	1	5	,259	1,846

a. Predictors: (Constant), PNJLN, PDB, INFLASI, ROA, BI_RATE, KURS, DTE

b. Predictors: (Constant), PNJLN, PDB, ROA, BI_RATE, KURS, DTE

c. Predictors: (Constant), PNJLN, ROA, BI_RATE, KURS, DTE

d. Predictors: (Constant), PNJLN, ROA, KURS, DTE

e. Predictors: (Constant), PNJLN, ROA, KURS

f. Dependent Variable: RET_MEDC

ANOVA[f]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,009	7	,001	2,514	,314[a]
	Residual	,001	2	,001		
	Total	,010	9			
2	Regression	,008	6	,001	2,758	,217[b]
	Residual	,002	3	,001		
	Total	,010	9			
3	Regression	,008	5	,002	3,889	,106[c]
	Residual	,002	4	,000		
	Total	,010	9			
4	Regression	,007	4	,002	3,564	,098[d]
	Residual	,003	5	,001		
	Total	,010	9			
5	Regression	,007	3	,002	3,815	,077[e]
	Residual	,003	6	,001		
	Total	,010	9			

a. Predictors: (Constant), PNJLN, PDB, INFLASI, ROA, BI_RATE, KURS, DTE

b. Predictors: (Constant), PNJLN, PDB, ROA, BI_RATE, KURS, DTE

c. Predictors: (Constant), PNJLN, ROA, BI_RATE, KURS, DTE

d. Predictors: (Constant), PNJLN, ROA, KURS, DTE

e. Predictors: (Constant), PNJLN, ROA, KURS

f. Dependent Variable: RET_MEDC

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,243	,237		1,027	,412		
	PDB	,043	,038	1,313	1,153	,368	,039	25,414
	INFLASI	-,006	,006	-,694	-1,004	,421	,107	9,377
	KURS	8,99E-005	,000	1,720	1,959	,189	,066	15,108
	BI_RATE	-,005	,004	-,400	-1,151	,369	,422	2,370
	DTE	-,078	,049	-2,094	-1,595	,252	,030	33,767
	ROA	-1,180	,421	-1,861	-2,806	,107	,116	8,622
	PNJLN	-,145	,069	-1,725	-2,099	,171	,076	13,240
2	(Constant)	,273	,235		1,159	,330		
	PDB	,013	,022	,387	,579	,603	,115	8,732
	KURS	4,80E-005	,000	,918	2,515	,087	,384	2,603
	BI_RATE	-,005	,004	-,389	-1,119	,345	,422	2,368
	DTE	-,045	,036	-1,210	-1,241	,303	,054	18,581
	ROA	-,981	,371	-1,547	-2,643	,077	,149	6,696
	PNJLN	-,086	,037	-1,024	-2,363	,099	,273	3,670
3	(Constant)	,358	,167		2,144	,099		
	KURS	4,45E-005	,000	,851	2,692	,055	,427	2,343
	BI_RATE	-,005	,004	-,443	-1,445	,222	,454	2,202
	DTE	-,026	,014	-,702	-1,820	,143	,287	3,485
	ROA	-,815	,216	-1,285	-3,780	,019	,369	2,711
	PNJLN	-,089	,033	-1,061	-2,710	,054	,278	3,591
4	(Constant)	,232	,157		1,476	,200		
	KURS	3,45E-005	,000	,660	2,082	,092	,518	1,932
	DTE	-,019	,015	-,508	-1,274	,259	,326	3,065
	ROA	-,780	,236	-1,231	-3,301	,021	,374	2,677
	PNJLN	-,067	,032	-,791	-2,084	,092	,360	2,777
5	(Constant)	,257	,164		1,569	,168		
	KURS	3,87E-005	,000	,739	2,265	,064	,539	1,857
	ROA	-,579	,185	-,913	-3,135	,020	,676	1,479
	PNJLN	-,082	,031	-,972	-2,625	,039	,418	2,391

a. Dependent Variable: RET_MEDC

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,176	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,612	3,424	,00	,00	,00	,00	,00	,01	,03	,00
	3	,110	8,076	,00	,00	,12	,00	,02	,00	,00	,00
	4	,073	9,889	,00	,00	,01	,00	,14	,01	,20	,00
	5	,021	18,605	,00	,00	,01	,00	,52	,06	,07	,00
	6	,007	33,142	,01	,12	,00	,01	,00	,19	,23	,00
	7	,001	108,476	,99	,28	,03	,03	,26	,32	,20	,04
	8	,000	243,152	,00	,59	,82	,96	,04	,40	,26	,95
2	1	6,310	1,000	,00	,00		,00	,00	,00	,00	,00
	2	,584	3,286	,00	,00		,00	,00	,01	,04	,00
	3	,076	9,102	,00	,00		,00	,16	,02	,21	,00
	4	,022	17,018	,00	,00		,01	,50	,10	,05	,01
	5	,007	30,716	,01	,36		,03	,00	,38	,36	,00
	6	,001	78,913	,27	,49		,73	,00	,36	,32	,07
	7	,000	115,082	,71	,13		,22	,34	,13	,02	,93
3	1	5,342	1,000	,00			,00	,00	,00	,00	,00
	2	,565	3,074	,00			,00	,00	,07	,10	,00
	3	,068	8,838	,00			,00	,19	,23	,64	,00
	4	,022	15,731	,01			,01	,51	,69	,19	,01
	5	,002	51,256	,37			,44	,01	,01	,01	,00
	6	,001	101,220	,62			,55	,29	,00	,05	,99
4	1	4,409	1,000	,00			,00		,00	,00	,00
	2	,545	2,845	,00			,00		,07	,13	,00
	3	,043	10,093	,01			,01		,81	,82	,00
	4	,002	46,375	,52			,51		,00	,01	,00
	5	,001	77,868	,47			,48		,11	,04	1,00
5	1	3,723	1,000	,00			,00			,01	,00
	2	,274	3,683	,00			,00			,64	,00
	3	,002	42,543	,51			,55			,00	,00
	4	,001	67,636	,49			,45			,34	1,00

a. Dependent Variable: RET_MEDC

Excluded Variables[e]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	INFLASI	-,694[a]	-1,004	,421	-,579	,107	9,377	,030
3	INFLASI	-,048[b]	-,113	,917	-,065	,310	3,222	,129
	PDB	,387[b]	,579	,603	,317	,115	8,732	,054
4	INFLASI	,077[c]	,173	,871	,086	,328	3,045	,169
	PDB	,585[c]	,880	,428	,403	,123	8,119	,054
	BI_RATE	-,443[c]	-1,445	,222	-,586	,454	2,202	,278
5	INFLASI	-,159[d]	-,407	,701	-,179	,434	2,305	,255
	PDB	-,211[d]	-,727	,500	-,309	,740	1,351	,371
	BI_RATE	-,249[d]	-,717	,505	-,305	,516	1,937	,284
	DTE	-,508[d]	-1,274	,259	-,495	,326	3,065	,326

a. Predictors in the Model: (Constant), PNJLN, PDB, ROA, BI_RATE, KURS, DTE

b. Predictors in the Model: (Constant), PNJLN, ROA, BI_RATE, KURS, DTE

c. Predictors in the Model: (Constant), PNJLN, ROA, KURS, DTE

d. Predictors in the Model: (Constant), PNJLN, ROA, KURS

e. Dependent Variable: RET_MEDC

Regression

Model Summary[g]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,963[a]	,927	,671	,08282	,927	3,626	7	2	,233	
2	,963[b]	,927	,781	,06762	,000	,000	1	2	,992	
3	,961[c]	,924	,828	,05982	-,003	,131	1	3	,742	
4	,960[d]	,922	,860	,05405	-,002	,081	1	4	,790	
5	,958[e]	,918	,877	,05065	-,004	,269	1	5	,626	
6	,946[f]	,895	,866	,05297	-,023	1,656	1	6	,246	3,369

a. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE, PDB, KURS

b. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE, PDB

c. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE

d. Predictors: (Constant), DTE, INFLASI, ROA, BI_RATE

e. Predictors: (Constant), DTE, INFLASI, ROA

f. Predictors: (Constant), INFLASI, ROA

g. Dependent Variable: RET_SMCB

ANOVA[g]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,174	7	,025	3,626	,233[a]
	Residual	,014	2	,007		
	Total	,188	9			
2	Regression	,174	6	,029	6,346	,079[b]
	Residual	,014	3	,005		
	Total	,188	9			
3	Regression	,173	5	,035	9,695	,024[c]
	Residual	,014	4	,004		
	Total	,188	9			
4	Regression	,173	4	,043	14,822	,006[d]
	Residual	,015	5	,003		
	Total	,188	9			
5	Regression	,172	3	,057	22,400	,001[e]
	Residual	,015	6	,003		
	Total	,188	9			
6	Regression	,168	2	,084	29,966	,000[f]
	Residual	,020	7	,003		
	Total	,188	9			

a. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE, PDB, KURS

b. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE, PDB

c. Predictors: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE

d. Predictors: (Constant), DTE, INFLASI, ROA, BI_RATE

e. Predictors: (Constant), DTE, INFLASI, ROA

f. Predictors: (Constant), INFLASI, ROA

g. Dependent Variable: RET_SMCB

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,965	2,180		,442	,701		
	PDB	,017	,063	,118	,270	,813	,190	5,252
	INFLASI	-,008	,015	-,222	-,509	,662	,191	5,222
	KURS	-1,5E-006	,000	-,006	-,012	,992	,118	8,500
	BI_RATE	-,006	,016	-,118	-,386	,736	,389	2,570
	DTE	-,071	,108	-,288	-,661	,577	,192	5,222
	ROA	-,383	,119	-,901	-3,219	,084	,466	2,148
	PNJLN	-,112	,448	-,147	-,249	,826	,105	9,488
2	(Constant)	,972	1,704		,570	,608		
	PDB	,017	,048	,120	,362	,742	,221	4,520
	INFLASI	-,008	,007	-,226	-1,184	,322	,666	1,503
	BI_RATE	-,006	,013	-,118	-,477	,666	,400	2,500
	DTE	-,070	,068	-,285	-1,034	,377	,320	3,128
	ROA	-,384	,096	-,902	-3,995	,028	,477	2,094
	PNJLN	-,115	,265	-,151	-,434	,694	,200	5,000
3	(Constant)	,584	1,172		,499	,644		
	INFLASI	-,008	,006	-,223	-1,319	,258	,667	1,498
	BI_RATE	-,006	,011	-,118	-,542	,616	,400	2,500
	DTE	-,054	,044	-,217	-1,214	,292	,594	1,684
	ROA	-,400	,074	-,942	-5,387	,006	,624	1,603
	PNJLN	-,048	,167	-,063	-,285	,790	,397	2,518
4	(Constant)	,252	,115		2,187	,080		
	INFLASI	-,008	,005	-,224	-1,468	,202	,668	1,498
	BI_RATE	-,004	,008	-,078	-,519	,626	,685	1,460
	DTE	-,051	,039	-,207	-1,307	,248	,618	1,618
	ROA	-,412	,056	-,969	-7,339	,001	,892	1,121
5	(Constant)	,204	,065		3,152	,020		
	INFLASI	-,009	,004	-,263	-2,108	,080	,879	1,138
	DTE	-,041	,032	-,168	-1,287	,246	,805	1,243
	ROA	-,408	,052	-,959	-7,830	,000	,910	1,099
6	(Constant)	,138	,041		3,375	,012		
	INFLASI	-,011	,004	-,318	-2,594	,036	,995	1,005
	ROA	-,388	,052	-,913	-7,454	,000	,995	1,005

a. Dependent Variable: RET_SMCB

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	6,766	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,955	2,662	,00	,00	,00	,00	,00	,00	,46	,00
	3	,141	6,917	,00	,01	,16	,00	,01	,00	,00	,00
	4	,101	8,170	,00	,01	,03	,00	,12	,03	,02	,00
	5	,026	16,008	,00	,01	,08	,00	,21	,24	,06	,00
	6	,009	27,160	,00	,45	,00	,00	,32	,09	,01	,00
	7	,000	126,711	,13	,00	,47	,62	,25	,62	,26	,01
	8	5,30E-005	357,468	,87	,53	,27	,37	,08	,00	,19	,99
2	1	5,787	1,000	,00	,00	,00		,00	,00	,00	,00
	2	,946	2,473	,00	,00	,00		,00	,00	,48	,00
	3	,138	6,469	,00	,01	,54		,01	,01	,00	,00
	4	,098	7,675	,00	,01	,14		,14	,05	,02	,00
	5	,022	16,099	,00	,05	,28		,15	,55	,05	,00
	6	,008	27,060	,00	,49	,03		,45	,04	,01	,00
	7	7,82E-005	271,955	1,00	,45	,00		,25	,35	,45	1,00
3	1	4,829	1,000	,00		,00		,00	,00	,00	,00
	2	,945	2,261	,00		,00		,00	,00	,62	,00
	3	,121	6,305	,00		,71		,00	,00	,00	,00
	4	,085	7,525	,00		,00		,17	,22	,02	,00
	5	,019	15,936	,00		,29		,36	,71	,07	,00
	6	,000	184,684	1,00		,00		,47	,06	,29	1,00
4	1	3,862	1,000	,00		,01		,00	,00	,01	
	2	,935	2,032	,00		,00		,00	,00	,89	
	3	,104	6,084	,04		,79		,03	,01	,00	
	4	,085	6,742	,00		,00		,26	,25	,04	
	5	,013	17,363	,96		,20		,71	,73	,07	
5	1	2,944	1,000	,01		,02			,01	,01	
	2	,921	1,788	,00		,00			,00	,91	
	3	,102	5,367	,12		,97			,07	,00	
	4	,032	9,565	,87		,01			,92	,08	
6	1	1,998	1,000	,04		,04				,04	
	2	,913	1,479	,01		,01				,96	
	3	,088	4,757	,95		,95				,00	

a. Dependent Variable: RET_SMCB

Excluded Variables[f]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	KURS	-,006[a]	-,012	,992	-,008	,118	8,500	,105
3	KURS	-,063[b]	-,146	,893	-,084	,137	7,315	,137
	PDB	,120[b]	,362	,742	,204	,221	4,520	,200
4	KURS	-,088[c]	-,314	,769	-,155	,240	4,173	,240
	PDB	,019[c]	,088	,934	,044	,439	2,276	,439
	PNJLN	-,063[c]	-,285	,790	-,141	,397	2,518	,397
5	KURS	,003[d]	,015	,989	,006	,358	2,791	,358
	PDB	,057[d]	,347	,743	,153	,598	1,672	,491
	PNJLN	,014[d]	,091	,931	,041	,680	1,471	,671
	BI_RATE	-,078[d]	-,519	,626	-,226	,685	1,460	,618
6	KURS	,124[e]	,756	,478	,295	,588	1,702	,588
	PDB	-,060[e]	-,460	,662	-,184	,980	1,020	,977
	PNJLN	-,018[e]	-,113	,914	-,046	,701	1,426	,701
	BI_RATE	,017[e]	,119	,909	,048	,892	1,122	,887
	DTE	-,168[e]	-1,287	,246	-,465	,805	1,243	,805

a. Predictors in the Model: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE, PDB

b. Predictors in the Model: (Constant), PNJLN, DTE, INFLASI, ROA, BI_RATE

c. Predictors in the Model: (Constant), DTE, INFLASI, ROA, BI_RATE

d. Predictors in the Model: (Constant), DTE, INFLASI, ROA

e. Predictors in the Model: (Constant), INFLASI, ROA

f. Dependent Variable: RET_SMCB

Regression

Model Summary[g]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,858[a]	,736	-,188	,03743	,736	,796	7	2	,658	
2	,858[b]	,736	,208	,03056	,000	,000	1	2	,999	
3	,856[c]	,732	,398	,02664	-,004	,041	1	3	,853	
4	,854[d]	,729	,513	,02397	-,003	,047	1	4	,839	
5	,791[e]	,625	,438	,02575	-,104	1,922	1	5	,224	
6	,755[f]	,570	,447	,02553	-,055	,883	1	6	,384	1,213

a. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, DTE, BI_RATE, PDB

b. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, DTE, PDB

c. Predictors: (Constant), PNJLN, ROA, KURS, DTE, PDB

d. Predictors: (Constant), PNJLN, KURS, DTE, PDB

e. Predictors: (Constant), PNJLN, DTE, PDB

f. Predictors: (Constant), PNJLN, PDB

g. Dependent Variable: RET_TLKM

ANOVA[g]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,008	7	,001	,796	,658[a]
	Residual	,003	2	,001		
	Total	,011	9			
2	Regression	,008	6	,001	1,394	,423[b]
	Residual	,003	3	,001		
	Total	,011	9			
3	Regression	,008	5	,002	2,189	,234[c]
	Residual	,003	4	,001		
	Total	,011	9			
4	Regression	,008	4	,002	3,366	,108[d]
	Residual	,003	5	,001		
	Total	,011	9			
5	Regression	,007	3	,002	3,336	,098[e]
	Residual	,004	6	,001		
	Total	,011	9			
6	Regression	,006	2	,003	4,639	,052[f]
	Residual	,005	7	,001		
	Total	,011	9			

a. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, DTE, BI_RATE, PDB

b. Predictors: (Constant), PNJLN, INFLASI, ROA, KURS, DTE, PDB

c. Predictors: (Constant), PNJLN, ROA, KURS, DTE, PDB

d. Predictors: (Constant), PNJLN, KURS, DTE, PDB

e. Predictors: (Constant), PNJLN, DTE, PDB

f. Predictors: (Constant), PNJLN, PDB

g. Dependent Variable: RET_TLKM

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,762	,741		-1,028	,412		
	PDB	-,029	,033	-,860	-,890	,468	,141	7,079
	INFLASI	,001	,005	,098	,163	,885	,364	2,746
	KURS	-2,7E-005	,000	-,504	-,778	,518	,314	3,180
	BI_RATE	-1,4E-005	,010	-,001	-,001	,999	,179	5,591
	DTE	,046	,066	,534	,700	,557	,227	4,406
	ROA	-,114	,917	-,086	-,124	,913	,273	3,659
	PNJLN	,148	,142	1,210	1,042	,407	,098	10,218
2	(Constant)	-,763	,408		-1,869	,158		
	PDB	-,029	,026	-,860	-1,113	,347	,147	6,782
	INFLASI	,001	,004	,099	,202	,853	,371	2,696
	KURS	-2,7E-005	,000	-,504	-1,014	,385	,356	2,811
	DTE	,046	,052	,533	,901	,434	,251	3,980
	ROA	-,115	,477	-,087	-,240	,826	,674	1,484
	PNJLN	,148	,087	1,211	1,701	,187	,174	5,757
3	(Constant)	-,727	,321		-2,266	,086		
	PDB	-,025	,016	-,747	-1,614	,182	,313	3,200
	KURS	-2,4E-005	,000	-,446	-1,261	,276	,535	1,868
	DTE	,051	,040	,588	1,278	,270	,317	3,159
	ROA	-,086	,397	-,065	-,216	,839	,740	1,351
	PNJLN	,137	,057	1,115	2,403	,074	,310	3,221
4	(Constant)	-,702	,270		-2,603	,048		
	PDB	-,025	,014	-,736	-1,778	,136	,316	3,163
	KURS	-2,3E-005	,000	-,427	-1,386	,224	,572	1,749
	DTE	,048	,034	,557	1,417	,216	,351	2,852
	PNJLN	,131	,045	1,068	2,896	,034	,398	2,514
5	(Constant)	-,623	,283		-2,200	,070		
	PDB	-,021	,015	-,628	-1,438	,200	,328	3,050
	DTE	,033	,035	,374	,940	,384	,395	2,530
	PNJLN	,093	,038	,755	2,410	,053	,636	1,572
6	(Constant)	-,518	,258		-2,008	,085		
	PDB	-,031	,011	-,913	-2,941	,022	,637	1,571
	PNJLN	,092	,038	,747	2,406	,047	,637	1,571

a. Dependent Variable: RET_TLKM

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,695	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,148	7,207	,00	,00	,28	,00	,00	,00	,00	,00
	3	,106	8,527	,00	,01	,12	,00	,03	,03	,00	,00
	4	,030	15,886	,00	,00	,00	,00	,06	,12	,13	,00
	5	,015	22,896	,00	,02	,03	,00	,34	,07	,26	,00
	6	,005	39,771	,00	,34	,08	,09	,00	,67	,00	,00
	7	,001	75,147	,08	,26	,20	,36	,09	,07	,01	,01
	8	8,14E-005	307,502	,91	,35	,29	,54	,48	,05	,60	,99
2	1	6,744	1,000	,00	,00	,00	,00		,00	,00	,00
	2	,145	6,817	,00	,00	,34	,00		,00	,01	,00
	3	,079	9,269	,00	,03	,05	,00		,09	,01	,00
	4	,026	16,163	,00	,00	,01	,00		,03	,71	,00
	5	,005	37,184	,00	,36	,09	,11		,70	,00	,00
	6	,002	64,325	,18	,18	,10	,32		,17	,00	,01
	7	,000	209,462	,82	,43	,41	,56		,00	,27	,99
3	1	5,882	1,000	,00	,00		,00		,00	,00	,00
	2	,083	8,404	,00	,06		,00		,12	,00	,00
	3	,027	14,892	,00	,01		,00		,04	,79	,00
	4	,006	31,361	,01	,70		,09		,65	,00	,01
	5	,002	54,810	,14	,12		,56		,01	,00	,01
	6	,000	152,116	,85	,11		,34		,17	,20	,98
4	1	4,909	1,000	,00	,00		,00		,00		,00
	2	,083	7,691	,00	,06		,00		,14		,00
	3	,006	28,632	,01	,71		,10		,74		,01
	4	,002	49,920	,16	,13		,61		,02		,02
	5	,000	124,367	,83	,10		,29		,11		,97
5	1	3,912	1,000	,00	,00				,00		,00
	2	,083	6,867	,00	,06				,16		,00
	3	,005	28,834	,05	,88				,80		,04
	4	,000	96,327	,95	,06				,04		,96
6	1	2,977	1,000	,00	,00						,00
	2	,022	11,583	,01	,69						,00
	3	,000	82,328	,99	,30						1,00

a. Dependent Variable: RET_TLKM

Excluded Variables[f]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	BI_RATE	-,001[a]	-,001	,999	-,001	,179	5,591	,098
3	BI_RATE	-,020[b]	-,029	,979	-,017	,182	5,488	,148
	INFLASI	,099[b]	,202	,853	,116	,371	2,696	,147
4	BI_RATE	-,072[c]	-,188	,860	-,093	,451	2,218	,292
	INFLASI	,064[c]	,156	,883	,078	,407	2,455	,161
	ROA	-,065[c]	-,216	,839	-,107	,740	1,351	,310
5	BI_RATE	-,084[d]	-,208	,844	-,092	,451	2,216	,320
	INFLASI	-,181[d]	-,510	,632	-,222	,565	1,769	,210
	ROA	,031[d]	,100	,924	,045	,790	1,265	,327
	KURS	-,427[d]	-1,386	,224	-,527	,572	1,749	,316
6	BI_RATE	,069[e]	,195	,852	,079	,558	1,792	,546
	INFLASI	,032[e]	,112	,914	,046	,874	1,144	,557
	ROA	,091[e]	,312	,766	,126	,839	1,193	,536
	KURS	-,280[e]	-,894	,406	-,343	,645	1,551	,419
	DTE	,374[e]	,940	,384	,358	,395	2,530	,328

a. Predictors in the Model: (Constant), PNJLN, INFLASI, ROA, KURS, DTE, PDB

b. Predictors in the Model: (Constant), PNJLN, ROA, KURS, DTE, PDB

c. Predictors in the Model: (Constant), PNJLN, KURS, DTE, PDB

d. Predictors in the Model: (Constant), PNJLN, DTE, PDB

e. Predictors in the Model: (Constant), PNJLN, PDB

f. Dependent Variable: RET_TLKM

Regression

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,997[a]	,994	,975	,00938	,994	50,433	7	2	,020	
2	,996[b]	,993	,979	,00855	-,001	,495	1	2	,555	3,242

a. Predictors: (Constant), PNJLN, INFLASI, BI_RATE, PDB, DTE, KURS, ROA

b. Predictors: (Constant), PNJLN, INFLASI, BI_RATE, DTE, KURS, ROA

c. Dependent Variable: RET_UNTR

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,031	7	,004	50,433	,020[a]
	Residual	,000	2	,000		
	Total	,031	9			
2	Regression	,031	6	,005	70,652	,003[b]
	Residual	,000	3	,000		
	Total	,031	9			

a. Predictors: (Constant), PNJLN, INFLASI, BI_RATE, PDB, DTE, KURS, ROA

b. Predictors: (Constant), PNJLN, INFLASI, BI_RATE, DTE, KURS, ROA

c. Dependent Variable: RET_UNTR

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,250	,245		9,195	,012		
	PDB	,007	,010	,121	,703	,555	,095	10,572
	INFLASI	-,014	,002	-,970	-7,892	,016	,186	5,368
	KURS	,000	,000	1,664	6,795	,021	,047	21,306
	BI_RATE	-,030	,003	-1,455	-10,360	,009	,143	7,007
	DTE	-,049	,004	-2,292	-11,318	,008	,069	14,559
	ROA	-2,614	,295	-2,309	-8,868	,012	,042	24,074
	PNJLN	-,408	,060	-1,847	-6,748	,021	,038	26,609
2	(Constant)	2,123	,151		14,086	,001		
	INFLASI	-,013	,001	-,899	-14,071	,001	,573	1,744
	KURS	,000	,000	1,521	12,375	,001	,155	6,445
	BI_RATE	-,030	,003	-1,443	-11,357	,001	,145	6,888
	DTE	-,048	,003	-2,224	-13,716	,001	,089	11,223
	ROA	-2,529	,245	-2,234	-10,316	,002	,050	20,021
	PNJLN	-,371	,027	-1,679	-13,917	,001	,161	6,212

a. Dependent Variable: RET_UNTR

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions							
				(Constant)	PDB	INFLASI	KURS	BI_RATE	DTE	ROA	PNJLN
1	1	7,095	1,000	,00	,00	,00	,00	,00	,00	,00	,00
	2	,690	3,207	,00	,00	,00	,00	,00	,02	,01	,00
	3	,132	7,320	,00	,00	,19	,00	,00	,02	,00	,00
	4	,045	12,617	,00	,00	,02	,00	,11	,17	,04	,00
	5	,034	14,494	,00	,07	,01	,00	,03	,00	,05	,00
	6	,003	47,688	,01	,15	,00	,01	,64	,22	,40	,00
	7	,001	85,328	,06	,04	,08	,11	,04	,00	,11	,00
	8	3,14E-005	475,693	,93	,74	,69	,88	,18	,56	,39	1,00
2	1	6,147	1,000	,00		,00	,00	,00	,00	,00	,00
	2	,666	3,038	,00		,00	,00	,00	,03	,01	,00
	3	,132	6,814	,00		,60	,00	,00	,03	,00	,00
	4	,045	11,744	,00		,06	,00	,11	,22	,05	,00
	5	,009	26,559	,01		,01	,00	,31	,10	,29	,01
	6	,001	74,296	,07		,16	,41	,23	,06	,32	,00
	7	,000	231,183	,92		,17	,59	,36	,56	,32	,99

a. Dependent Variable: RET_UNTR

Excluded Variables[b]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
2	PDB	,121[a]	,703	,555	,445	,095	10,572	,038

a. Predictors in the Model: (Constant), PNJLN, INFLASI, BI_RATE, DTE, KURS, ROA

b. Dependent Variable: RET_UNTR